

InsureXSolutions to Provide Private Health Insurance Exchange for Illinois Police Benevolent and Protective Association (PBPA)

Over 30,000 policemen to shop and compare health plans with innovative technology and expert guidance provided by InsureXSolutions

ROSEMONT, III. – December 3, 2013 – Flexible Benefit Service Corporation (Flex) announced that the company has partnered with the Illinois Police Benevolent and Protective Association (PBPA) to provide members with access to a private health insurance exchange powered by InsureXSolutions. Scheduled to launch in December, the Illinois Police Insurance Exchange will offer PBPA members the ability to compare plans and find coverage that meets their individual and family needs.

Founded in 1936, the PBPA is the largest downstate police association consisting of only full-time and retired sworn police officers in 189 local units. In addition to advocating for members in state politics, the PBPA administers scholarships, legal assistance, youth program funding and activities funds for members and their families.

Recognizing the complexity of the Affordable Care Act (ACA) and the mandate for all Americans to obtain health insurance coverage by 2014, the PBPA partnered with Flex and the InsureXSolutions private insurance exchange platform for its members.

"The Illinois Police Insurance Exchange will help simplify the process for PBPA members to review available health insurance programs and make the best selection based on their individual circumstances," said Sean Smoot, Director and Chief Legal Counsel of PBPA Illinois. "This new partnership between the PBPA and Flexible Benefit Service Corporation is another example of the valuable programs available to PBPA members and their families."

InsureXSolutions will provide the technology, information and guidance PBPA members need to avoid the government's financial penalties and find insurance plans that meet their personal needs. The exchange web site will first help members determine if they qualify for subsidized plans offered through government-run marketplaces. For those who qualify, InsureXSolutions will facilitate the purchase of such "on-exchange" plans.

For the majority of PBPA members who do not qualify, InsureXSolutions will offer access to a wide selection of "off-exchange" individual and family health plans from top insurers. The exchange web site will allow PBPA members to view, compare and purchase plans online. Licensed insurance professionals will be available to assist PBPA members throughout this process.



"After 25 years of assisting consumers and organizations with health insurance in Illinois, we understand the challenges of finding coverage and the importance of having choices," said John DiVito, President of Flex. "We look forward to providing PBPA members with the power of our web platform and the depth of our experience."

Flex has over 5000 group clients and tens of thousands of individual subscribers in Illinois. In 2012, the company launched InsureXSolutions to help organizations and individuals manage the uncertainties and intricacy of changing healthcare legislation. Since then, InsureXSolutions has powered private exchanges for multiple associations, including the Chicago Chamber of Commerce and the Illinois Chamber of Commerce.

To learn more about InsureXSolutions, visit www.insurexsolutions.com

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About Flexible Benefit Service Corporation

Flexible Benefit Service Corporation (Flex) is a leader in the health insurance and benefits administration marketplace. Since 1988, Flex has continuously offered cost-effective health care solutions for producers, employers, employees and individuals. Through their consumer-driven strategies, tax-advantaged programs and insurance offerings, Flex serves as a full service general agency and benefits administrator. The comprehensive Flex product portfolio includes flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), health savings accounts (HSAs), transit/parking reimbursement accounts (TRAs), COBRA administration and more. Flex also blends its in-house expertise from both divisions to offer a private insurance exchange showcasing integrated resources and innovative technology. Learn more at www.flexiblebenefit.com.

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